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Search History

DATE: Saturday, September 04, 2004   Printable Copy   Create Case

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L23	902.clas.	2032	L23
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L21	705/39	1636	L21
L20	L18 and (hold$ or stored with value)	66	L20
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L18	L17 and money near transfer	86	L18
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L16	L15 and stored with value with fund	39	L16
L15	L14 and amount	527	L15
L14	L13 and money near transfer	585	L14
L13	L12 and (subscription or member or membership or participant)	182368	L13
L12	L11 and (hold$ or stored with value or debit or deposit or prepay or pay)	431700	L12

L11	(bill$ or charg$ or payment$ or remit$)	1745799	L11
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L4	705/35	2077	L4
L3	705/45	294	L3
L2	705/42	604	L2
L1	705/40	1316	L1

END OF SEARCH HISTORY

L16: Entry 24 of 39   File: PGPB   Oct 31, 2002

PGPUB-DOCUMENT-NUMBER: 20020161702
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020161702 A1

TITLE: Money order debit from stored value fund

PUBLICATION-DATE: October 31, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Milberger, Susan M. - *Inventor*	Englewood	CO	US	
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ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
First Data Corporation	Englewood	CO		02

APPL-NO: 10/ 045632   [PALM]
DATE FILED: October 26, 2001

RELATED-US-APPL-DATA:
Application 10/045632 is a continuation-in-part-of US application 09/613615, filed
July 11, 2000, PENDING
Application 10/045632 is a continuation-in-part-of US application 09/476384, filed
December 30, 1999, PENDING
Application 10/045632 is a continuation-in-part-of US application PC/T/US01/22,179,
filed July 11, 2001, UNKNOWN

INT-CL: [07] G06 F 17/60

US-CL-PUBLISHED: 705/39; 705/44
US-CL-CURRENT: 705/39; 705/44

REPRESENTATIVE-FIGURES: 11A

ABSTRACT:

According to the invention, a method for transferring a credit amount out of an online system using a money order is disclosed. In one step, pay-out instructions are received at a server computer system from a wide-area computer network coupled to a payor. The pay-out instructions include at least two of a payee, a delivery location, and the credit amount. A first handler associated with the payor and a second handler for preparation of the money order according to the pay-out instructions are determined. The credit amount is transferred from the first handler to the online system. The pay-out instructions are sent to the second handler.

[0001] This application claims the benefit of: PCT Patent Application No. PCT/US01/22,179 filed on Jul. 11, 2001; U.S. patent application Ser. No. 09/613,615 filed on Jul. 11, 2000; and, U.S. patent application Ser. No. 09/476,384 filed on Dec. 30, 1999.

Logout PAT-NO: 6629081
DOCUMENT-IDENTIFIER: US 6629081 B1
** See image for **Certificate of Correction** **

TITLE: Account settlement and financing in an e-commerce environment

DATE-ISSUED: September 30, 2003

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Cornelius; Richard D.	Santa Monica	CA		
Stepniczka; Andreas	San Francisco	CA		
Chu; Kevin	Atlanta	GA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
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APPL-NO: 09/ 470023   [PALM]
DATE FILED: December 22, 1999

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/30
US-CL-CURRENT: 705/30

FIELD-OF-SEARCH: 705/30, 705/34, 705/39, 705/40

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected   Search ALL   Clear

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
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☐	4823264	April 1989	Deming	705/39
☐	5168444	December 1992	Cukor et al.	
☐	5704045	December 1997	King et al.	
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☐	6363363	March 2002	Haller et al.	
☐	6373950	April 2002	Rowney	
	6385595	May 2002	Kolling et al.	

☐

☐   6418415   July 2002   Walker et al.

☐   2001/0023415   September 2001   Keil   705/44

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FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
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Carsdirect.com; retrieved from the Internet on Dec. 13, 2001;
http://www.carsdirect.com/the.sub.- company/cdc.sub.- advantage.
eBay Incorporated, "Feedback Overview", Dec. 1998.

ART-UNIT: 3627

PRIMARY-EXAMINER: Olszewski; Robert P.

ASSISTANT-EXAMINER: Fischer; Andrew J.

ATTY-AGENT-FIRM: Oppenheimer Wolff & Donnelly LLP

ABSTRACT:

A system, method and article of manufacture are provided for account settlement
utilizing a network. First, a buyer is allowed to select from a group of options in
order to settle an account utilizing a network. The options include settling a
minimum balance, partially settling, settling a full balance, and applying for an
import loan on payment due date. The selected option is then received utilizing the
network. Finance interest may then be booked against the buyer for an unpaid
portion of the account if the selected option includes either settling a minimum
balance or partially settling. If the selected option includes settling a full
balance, the account may be reconciled. On the other hand, if the selected option
includes applying for an import loan on payment due date, an import loan may be
booked and a credit line may be transferred to a trade loan line.

18 Claims, 112 Drawing figures

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DOCUMENT-IDENTIFIER: US 6629081 B1
** See image for Certificate of Correction **
TITLE: Account settlement and financing in an e-commerce environment

Detailed Description Text (2335):
Payment 10504 After a total has been established, a payment method must be
determined. A variety of mediums can handle the transfer of money. The methods,
flow, technology, and potentially messaging, will vary by implementation. Issues
concerning security, liability, and relationship to fulfillment need to be worked
out. Listed below are some considerations for determining the payment flow and
mediums to be utilized. Anonymity. If there is a need to allow the users to remain
anonymous, an anonymous medium may need to be implemented. Implementations such as
a silent bidding site may require strict standards and mediums for anonymity. In
general, anonymity is not a concern for most implementations. Monetary Transaction
Size. If the site will be handling very small or very large monetary transactions
additional considerations will be required. Sites accepting micro value
transactions will need to plan a process to collect and verify the payment. To make
low-value transactions cost effective, solutions may sacrifice security. In some
implementations, it is assumed "some" fraud will occur but in such small
denominations as to be negligible. Transaction Cost. Depending on the payment
method, there are numerous potential associated costs. Most mediums have either
transaction costs or may involve a broker requiring additional fees. Understanding
the costs associated is important when planning an efficient payment system. Audit
Trail. Some implementations may record each transaction with a unique identifier
used to track funds if necessary. Security. In the past, eCommerce has been
hampered by the absence of secure and robust transaction options. Recent
development of secure online payment options over the Internet have been a primary
enabler. Strongly-encrypted online purchase transaction protocols have been
developed and integrated into software for consumers, merchants, and banks to
enable secure credit card transactions. Consumer Type. The types of flow and
payment medium will vary greatly depending on the consumer or purchaser. B-C
implementations require payment (or at least authorization) once the order is
placed. For the buyer-centric, trading partner relationship, the established
infrastructure may handle payments using traditional invoicing or an Internet-
enabled form of EDI or EFT (Electronic Funds Transfer). Electronic Authentication.
Some sort of digital signature strategy would need to be in place between trading
partners and potentially the financial institution. Message Standards. Payment
instructions must be recognizable to all parties involved.

Detailed Description Text (2336):
Payment Methods There are a multitude of different vendors and technologies
available for handling electronic payments. The infrastructure, process, and
technology may vary dramatically from vendor to vendor. The actual mediums for the
current payment options fall into these categories: Credit-Based Payment. Today,
the most widely-used electronic payment option is the credit card. With the new
transaction protocols and security features, credit cards can be used on the
Internet just as they are in the real world. Consumer confidence is higher with the
already familiar standard. Current overhead for clearing, settlement and fraud
makes credit card based solutions uneconomical for transactions of small dollar
amounts. Debit-Based Payment. Payment utilizing this method will directly debit and

credit accounts. These may take the form of debit cards, electronic checks or messages utilizing EDI or EFT. Electronic Cash. Electronic cash is the electronic equivalent of real paper cash. It is usually implemented using public-key cryptography, digital signatures and blind signatures. Electronic cash is "digital" money on the computer's hard disk. Theoretically, the money could be spent in very small increments, such as tenths of a cent (U.S.) or less. In an electronic cash system there is usually a bank, responsible for issuing currency, consumers that obtain cash from either banks or brokers and merchants who will accept the digital cash for goods and services. In short, the bank, merchant and consumer each own a public and private key which is used to encrypt and digitally sign the electronic cash. Smartcards. A smartcard is a programmable storage device the same in size and appearance as a normal credit card. It contains a microchip to store and process information. Some of these cards can contain stored value in the form of digital coins. A lost card means lost value, just like cash. The person holding the card can spend the value stored on it at any merchant accepting smartcards. This technology is particularly useful for online shopping, and is far less vulnerable than systems storing value on a hard disk. Transaction costs for this form of payment are very low, enabling the user to conduct micro-transactions of one penny or less. Microsoft and several computer manufacturers are pushing for standards to incorporate smartcard readers into PC keyboards, and most TV set-top Internet access devices already have them Digital Wallets. Digital wallet software facilitates secure, online transactions between the consumer and the merchant, and between the merchant and the bank. For the consumer, there will soon be literally hundreds of software "digital wallets" available. They will likely be free and similar in function, running within a web browser. Payment Authorization. In many cases, consumer sites which implement a credit card payment method will require payment authorization. In some cases the actual settlement process can not occur until the items are shipped. JEPI, being developed by W3C and CommerceNet in cooperation with many large technology companies, is a standard mechanism for Web clients and servers to find out what payment capabilities they have in common, and negotiate the payment instrument, protocol, and transport between one another. This will be transparent to the user; they will simply be told by the wallet software what payment options are available at this merchant (along with any available discounts for payment type or membership affiliations), and asked to choose.

US Reference US Original Classification (46):
705/44

US Reference Group (46):
2001/0023415 20010900 Keil 705/44

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